
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:) Case No.: 19-02391
Felix Rivera)
) Chapter 13
)
Debtor(s).) Judge Timothy A. Barnes

NOTICE OF MOTION

TO: Marilyn O. Marshall, Chapter 13 Trustee, *Via Electronic Filing*
Felix Rivera, 2434 N LeClaire Ave. Apt 1 Chicago, IL 60639, *Via US Mail*
Additional Creditors, *Via Attached Notice of Chapter 13 Bankruptcy Case*

On April 18, 2019 at 10:30 a.m. or soon thereafter as I may be heard, I shall appear before Bankruptcy Judge Timothy A. Barnes or any other Bankruptcy Judge presiding at the 219 South Dearborn, Courtroom 744, Chicago, IL, 60604 and shall request that the Attorney's Application for Compensation be entered, at which time you may appear if so desired.

/s/ David H. Cutler
David H. Cutler, ESQ
Attorney for Debtor(s)
Cutler & Associates Ltd.
4131 Main St.
Skokie, IL 60076
(847) 673-8600

CERTIFICATE OF SERVICE

The undersigned, an Attorney, does hereby certify that a copy of this Notice and Motion was filed AND sent electronically and via US MAIL to the above captioned by 6:00 p.m. on or before March 22, 2019.

/s/ David H. Cutler
Attorney for Debtor(s)

Information to identify the case:

Debtor 1	Felix Rivera			Social Security number or ITIN xxx-xx-6327
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)				Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court	Northern District of Illinois			Date case filed for chapter 13 1/29/19
Case number:	19-02391			

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Felix Rivera	
2. All other names used in the last 8 years		
3. Address	2434 N LeClaire Ave. Apt 1 Chicago, IL 60639	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutterfilings@gmail.com
5. Bankruptcy trustee Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/1/19

For more information, see page 2

Debtor Felix Rivera

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

February 25, 2019 at 01:00 PM

Location:
224 South Michigan, Suite 800, Chicago, IL
60604

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Debtors must bring a picture ID and proof of their Social Security Number.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 4/26/19

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 4/9/19

Deadline for governmental units to file a proof of claim:

Filing deadline: 7/29/19

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 3/21/19 at 10:30 AM, Location: 219 South Dearborn, Courtroom 744, Chicago, IL 60604

The Disclosure of Compensation has been filed and the debtor's attorney is requesting fees of \$ 4000.00

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Felix Rivera
DebtorCase No. 19-02391-TAB
Chapter 13

CERTIFICATE OF NOTICE

District/Off: 0732-

User: carmstead
Form ID: 3091Page 1 of 2
Total Notices: 56

Date Recd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db +Felix Rivera, 2434 N LeClaire Ave. Apt 1, Chicago, IL 60639-2456
 27486400 +ACC Automotive Credit, Att: Bankruptcy, Po Box 2203, Southfield, MI 48037-2203
 27486406 IATG Credit, LLC, P.O. Box 14895, Chicago, IL 60614-8542
 27496402 +ALLSTATE Interstat, Att: Bankruptcy, 7525 W Campus Rd, New Albany, OH 43054-1121
 27496403 +Amcrica's Financial, ALL: Bankruptcy, 2 West Madison St., Oak Park, IL 60302-4204
 27496407 +Automotive Credit Corp., 26250 NW Hwy, Southfield, MI 48076-3903
 27496408 +Banfield Pet Hospital, Att: Bankruptcy, 6655 West Grand Ave., Elmwood Park, IL 60707-2208
 27496410 +Chicago Ortho and Sports, Att: Bankruptcy, Po Box 3179, Carol Stream, IL 60132-3179
 27496411 +Citizens Finance Co., Att: Bankruptcy, 188 Industrial Dr, Elmhurst, IL 60126-1623
 27496412 +City of Chicago, Dept of Streets and Sanitation, 2045 W Washington Blvd. LL, Chicago, IL 60612-2428
 27496414 +Control Furniture, Att: Bankruptcy, 2743 West 36th Place, Chicago, IL 60632-1616
 27496416 +Credit Acceptance, Att: Bankruptcy, 25505 West 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
 27496421 FMA Alliance, Ltd., P.O. Box 2409, Houston, TX 77252-2409
 27496422 +GE Educational Loan Dept, ALL: Bankruptcy, PO Box 534156, Saint Petersburg, FL 33747-4156
 27496423 +GUARANTY BANK, 4000 W BROWN DEER ROAD, LOAN ADMINISTRATION, BROWN DEER W 53209-1221
 (address filed with court: Guaranty Bank, Att: Bankruptcy, PO Box 240200, Milwaukee, WI 53224)
 27496426 ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338, CHICAGO IL 60664-0291
 (address filed with court: Illinois Department of Revenue, P.O. Box 19035, Springfield, IL 62794-9035)
 27496428 Laboratory Corporation Of America, P.O. Box 2240, Burlington, NC 27216-2240
 27496429 Loyola Medical Center, Att: Bankruptcy, 2160 S 1st Ave, Maywood, IL 60153-3328
 27496430 +Maga and Price, Att: Bankruptcy, 707 Lake Cook Road, Deerfield, IL 60015-5613
 27496432 +Merchants Credit Guide Co., 223 W. Jackson Blvd Ste. 700, Chicago, IL 60606-6914
 27496437 +Newcom, Att: Bankruptcy, PO Box 403, Sturgeon Bay, WI 54235-0403
 27496439 +Resurrection Health Care, Att: Bankruptcy, 62314 Collection Center Drive, Chicago, IL 60693-0001
 27496440 Scheer, Green, and Burke Co. L.P.A, P.O. Box 1312, Toledo, OH 43603-1312
 27496442 +Sonnenschein Financial Serv, Att: Bankruptcy, 2 Transam Plaza Dr Ste 3, Villa Park, IL 60181-4823
 27496446 +TSI/Transworld Systems Inc., 500 Virginia Dr Ste 514, Ft Washington, PA 19034-2707
 27496444 Total Financial, Att: Bankruptcy, 2917 West Irving Park, Chicago, IL 60618
 27496445 +Tribute, Att: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5355
 27496450 +Village of Melrose Park, Att: Bankruptcy, 1000 N. 25th Avenue, Melrose Park, IL 60160-3006
 27496453 +Wireless Vision INC, Att: Bankruptcy, 8400 Grand Ave., River Grove, IL 60171-1416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cutlerfilings@gmail.com Feb 02 2019 03:22:39 David H Cutler,
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
 tr E-mail/Text: courtnotices@ch13.com Feb 02 2019 03:24:23 Marilyn O Marshall,
 224 South Michigan Ste 800, Chicago, IL 60604-2503
 usc E-mail/Text: USCPREGION11.ES.ECF@USDOJ.GOV Feb 02 2019 03:24:34 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2021
 27496405 +EDI: CINGMIDLAND.COM Feb 02 2019 07:38:00 AT&T, Att: Bankruptcy Dept., 208 S. Akard St.,
 Dallas, TX 75202-4206
 27496399 +EDI: AABO.COM Feb 02 2019 07:38:00 Aarons Sales & Lease, Attn: Bankruptcy,
 309 E Paces Ferry Rd Ne, Atlanta, GA 30305-2367
 27496401 +EDI: AFNIRECOVERY.COM Feb 02 2019 07:38:00 Afni, Inc., Attn: Bankruptcy, Po Box 3427,
 Bloomington, IL 61702-3427
 27496404 +EDI: AIS.COM Feb 02 2019 07:38:00 American InfoSource, Agent for Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 27496409 +EDI: CHASE.COM Feb 02 2019 07:38:00 Chase, Att: Bankruptcy, P.O Box 15298,
 Wilmington, DE 19850-5298
 27496413 E-mail/Text: compliance@contractcallers.com Feb 02 2019 03:27:33 Contract Callers, Inc,
 P.O. Box 2207, Augusta, GA 30903-2207
 27496417 +EDI: CMTGROUP.COM Feb 02 2019 07:38:00 Credit Management, Att: Bankruptcy,
 Po Box 118288, Carrollton, TX 75011-8288
 27496418 +EDI: DCI.COM Feb 02 2019 07:38:00 Diversified, Att: Bankruptcy, PO Box 551268,
 Jacksonville, FL 32255-1268
 27496419 EDI: DCI.COM Feb 02 2019 07:38:00 Diversified Consultants, Inc., P.O. Box 551268,
 Jacksonville, FL 32255-1268
 27496420 +EDI: AMINFOF.COM Feb 02 2019 07:38:00 First Premier Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524
 27496424 +EDI: IEC9.COM Feb 02 2019 07:38:00 EC Systems Inc., 444 Highway 96 East,
 Saint Paul, MN 55127-2537
 27496425 +E-mail/Text: rev.bankruptcy@illinois.gov Feb 02 2019 03:24:45
 Illinois Department of Revenue, PO BOX 64338, Chicago, IL 60664-0291
 27496427 EDI: IRS.COM Feb 02 2019 07:38:00 Internal Revenue Service,
 c/o Centralized Insolvency Operations, Post Office Box 7346, Philadelphia, PA 19101-7346

District/Off: 0752-1

User: carmstead
Form ID: 309I

Page 2 of 2
Total Noticed: 36

Date Rcvd: Feb 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

27486431 +EDI: PARAGONMEDCREDIT Feb 02 2019 07:38:00 Medicredit Inc., Po Box 1629, Maryland Heights, MO 63043-0629
27486433 +EDI: BLUESTEM Feb 02 2019 07:38:00 Metabank, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
27486434 +EDI: MID8.COM Feb 02 2019 07:38:00 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
27486435 +E-mail/Text: mmrgbk@mramedrg.com Feb 02 2019 03:24:58 Miramed Revenue Group, Attn: Bankruptcy, 360 East 22nd Street, Lombard, IL 60148-4924
27486436 +E-mail/Text: clientservicos@norhwstcollectors.com Feb 02 2019 03:23:52 Northwest Collectors, 3601 Algonquin Rd. Ste 23, Rolling Meadows, IL 60008-3143
27486438 +EDI: CBSPLS.COM Feb 02 2019 07:38:00 PLS Loan Store, 1829 Dempster St, Evanston, IL 60202-1003
27486443 +EDI: SWCR.COM Feb 02 2019 07:38:00 SW Credit Systems, Attn: Bankruptcy, 4120 International Pkwy, Carrollton, TX 75007-1958
27486447 EDI: USBANKARS.COM Feb 02 2019 07:39:00 Us Bank, Attn: Bankruptcy Department, Po Box 5229, Cincinnati, OH 45201
27486449 +EDI: VERIZONCOMB.COM Feb 02 2019 07:38:00 Verizon Wireless, Attn: Verizon Wireless Bankruptcy, 500 Technology Dr, Ste 550, West Des Moines, IA 50304-2225
27486451 +E-mail/Text: bkr@virtuososourcing.com Feb 02 2019 03:27:32 Virtuoso Sourcing Group, Attn: Bankruptcy, 4500 W Cherry Creek South, Denver, CO 80246
27486452 EDI: WFFC.COM Feb 02 2019 07:38:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27486415 Craig Management
27486441 #!!Security Check, Attn: Bankruptcy Dept, 2612 Jackson Ave W, Oxford, MS 38655-5405
27486448 #!!Value Auto Mart, Inc., c/o Bankruptcy Dept, 2734 N. Cicero Ave., Chicago, IL 60639-1758
TOTALS: 1, * 0, #! 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an 'incorrect ZIP'. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Felix Rivera cutlerfilings@gmail.com,
r48280@nclify.bcs.casc.com
Marilyn O Marshal courtdocs@chi13.com
Patrick S Layng USPRegion11.ES.ECF@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

Eastern Division

In Re:) BK No.: 19-02391
Felix Rivera)
)
) Chapter: 13
) Honorable Timothy A. Barnes
)
Debtor(s))

**ATTORNEY'S APPLICATION FOR CHAPTER 13 COMPENSATION UNDER
THE COURT-APPROVED RETENTION AGREEMENT**
(Use for cases filed on or after April 20, 2015)

The undersigned attorney seeks compensation pursuant to 11 U.S.C. § 330(a)(4)(B) and the **Court-Approved Retention Agreement** executed by the debtor(s) and the attorney, for representing the interests of the debtor(s) in this case.

Use of Court-Approved Retention Agreement:

The attorney and the debtor(s) have entered into the Court-Approved Retention Agreement.

Attorney Certification:

The attorney hereby certifies that:

1. All disclosures required by General Order No. 11-2 have been made.
2. The attorney and the debtor(s) have either:
 - (i) not entered into any other agreements that provide for the attorney to receive:
 - a. any kind of compensation, reimbursement, or other payment, or
 - b. any form of, or security for, compensation, reimbursement, or other payment that varies from the Court-Approved Retention Agreement; or
 - (ii) have specifically discussed and understand that:
 - a. the Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation;
 - b. the terms of the Court-Approved Retention Agreement take the place of any conflicting provision in an earlier agreement;
 - c. the Court-Approved Retention Agreement cannot be modified in any way by other agreements; and
 - d. any provision of another agreement between the debtor and the attorney that conflicts with the Court-Approved Retention Agreement is void.

Compensation sought for services in this case pursuant to the Court-Approved Retention Agreement:

\$ 4,000.00 flat fee for services through case closing

Reimbursement sought for expenses in this case:

- \$ for filing fee paid by the attorney with the attorney's funds
- \$ for other expenses incurred in connection with the case and paid by the attorney with the attorney's funds (itemization must be attached)
- \$ Total reimbursement requested for expenses.

Funds previously paid to the attorney by or on behalf of the debtor(s) in the year before filing this case and not reflected in or related to the Court-Approved Retention Agreement:

None

A total of \$.

Date of Application: 3/22/2019

Attorney Signature /s/ David H. Cutler

United States Bankruptcy Court
Northern District of Illinois

In re Felix Rivera
 Case No. 19-02391
 Chapter 13

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) - AMENDED

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <u>4,000.00</u>
Prior to the filing of this statement I have received	\$ <u>0.00</u>
Balance Due	\$ <u>4,000.00</u>

2. \$ 310.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify):

4. The source of compensation to be paid to me is:

Debtor Other (specify):

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date

David H. Cutler
Signature of Attorney
Cutler & Associates, Ltd.
4131 Main St.
Skokie, IL 60076
8476738600 Fax: 8476738636
david@cutlerltd.com
Name of law firm